What is claimed is:

1. A software application for creating and distributing non-sensitized
5   summaries from sensitized data aggregated on behalf of users comprising:

a data processing portion of the software for de-sensitizing data and
incorporating the de-sensitized data into the form of a data summary;

a data caching portion of the software for storing, managing, and
serving non-sensitive data summaries; and

10   a user-interface portion of the software for enabling requests for data
summaries and for enabling display of the requested summaries,
characterized in that a user operating the interface portion of the software
initiates a request to the data caching portion of the software, the request
triggering service of a completed, non-sensitive data summary or summaries
15   created by the data processing portion of the software.

2. The software application of claim 1, wherein the application is
implemented in portions on a system of cooperating server nodes connected
to a data-packet-network.

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3. The software application of claim 2, wherein the data-packet-network is
the Internet network.

4. The software application of claim 3, wherein the sensitized data is
25   obtained from a plurality of data sources by proxy using a network
navigation and data-gathering subsystem.

5. The software application of claim 4, wherein the sensitive portions of data in aggregation are compared to sensitive portions of user-profile data for the purpose of identifying data for de-sensitizing.

6. The software application of claim 5, wherein the sensitive portions of data in aggregation are partially de-sensitized and displayed with portions thereof intact to enable user identification of summary items contained in data summaries.

7. The software application of claim 5, wherein the sensitive portions of data in aggregation are entirely eliminated and not displayed.

8. The software application of claim 5, wherein the user-interface portion comprises a secondary interactive display window embedded within a primary user interface.

9. The software application of claim 8, wherein the secondary interactive display window may be manipulated to spawn additional display windows.

10. The software application of claim 9, wherein spawned additional display windows display additional summaries.

11. The software application of claim 1, further comprising a configuration tool for enabling users to configure a rule specifying a degree of non-sensitivity, the rule functioning to govern how sensitive data portions are de-sensitized.

12. The software application of claim 4, wherein the non-sensitive data summaries are HTML-based information pages.

13. The software application of claim 4, wherein the non-sensitive data summaries are XML-based information pages.

14. The software application of claim 4, wherein the non-sensitive data summaries are created using a markup language rooted in the class of HTML derived languages.

16. A server-driven system for creating and distributing non-sensitive data summaries from sensitized data aggregated on behalf of users comprising:

a data-packet-network for facilitating communication to, from, and within the system;

a processing server connected to the data-packet-network for de-sensitizing data from aggregation and for creating data summaries using the de-sensitized data;

a cache server connected to the data-packet-network for accessing, obtaining, and serving non-sensitive data summaries to requesting users, and

a user-interface server connected to the data-packet-network for facilitating requests from users for summaries and for enabling service and display of the requested summaries.

17. The server-driven system of claim 16, wherein the communication between components of the system and communication between practitioners of the system and components of the system occurs on a data-packet-network.

18. The server-driven system of claim 17, wherein the data-packet-network is the Internet network.

19. The server-driven system of claim 18, wherein the sensitized data is obtained from a plurality of data sources by proxy using a network navigation and data-gathering subsystem.

20. The server-driven system of claim 19, wherein the sensitive portions of data in aggregation are compared to sensitive portions of user-profile data for the purpose of identifying data for de-sensitizing.

21. The server-driven system of claim 19, wherein the sensitive portions of data in aggregation are partially de-sensitized and displayed with portions thereof intact to enable user identification of summary items contained in data summaries.

22. The server-driven system of claim 19, wherein the sensitive portions of data in aggregation are entirely eliminated and not displayed.

23. The server-driven system of claim 19, wherein the non-sensitive data summaries are HTML-based information pages.

24. The server-driven system of claim 19, wherein the non-sensitive data summaries are XML-based information pages.

25. The server-driven system of claim 19, wherein the non-sensitive data summaries are created using a markup language rooted in the class of HTML derived languages.

5   26. A method for creating and distributing non-sensitive data summaries from data aggregated on behalf of users comprising steps of:

      (a) receiving and aggregating data on behalf of requesting users;

      (b) de-sensitizing the aggregated data;

      (c) incorporating the de-sensitized data into the form of one or more

10   non-sensitive data summaries;

      (d) requesting the non-sensitive data summaries or summary to be delivered to an interface during a data session; and

      (e) displaying the non-sensitive summary or summaries for user review.

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27. The method of claim 26 wherein steps (a)-(e) are practiced in conjunction with a data-packet-network

28. The method of claim 27 wherein the data-packet-network is the Internet

20   network.

29. The method of claim 28 further comprising a step between (a) and (b) for identifying sensitive data portions through database comparison.

25   30. The method of claim 29 wherein the database used in the comparison is a user-profile database.